

Benefits Newsletter

January 2022



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the SERVICE-CENTER@srs.gov.

January 2022 | Issue 0041



January

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11	12	13 Benefits and You	14	15
16	17 HOLIDAY	18	19	20	21	22
23 30	24 31	25	26	27	28	29



Health and Welfare

Are you thinking about being more active? Have you been trying to cut back on less healthy foods? Are you starting to eat better and move more but having a hard time sticking with these changes?

Old habits die hard. Changing your habits is a process that involves several stages. Sometimes it takes a while before changes become new habits. And you may face roadblocks along the way.

Adopting new, healthier habits may protect you from serious health problems like obesity and diabetes. New habits, like healthy eating and regular physical activity, may also help you manage your weight and have more energy. After a while, if you stick with these changes, they may become part of your daily routine.

Weight Management Awareness

Now that healthy eating and regular physical activity are part of your routine, keep things interesting, avoid slip-ups, and find ways to cope with what life throws at you.

Add variety and stay motivated

Mix up your routine with new physical activities and goals, physical activity buddies, foods, recipes, and rewards.

Deal with unexpected setbacks

Plan ahead to avoid setbacks. For example, find other ways to be active in case of bad weather, injury, or other issues that arise. Think of ways to eat healthy when traveling or dining out, like packing healthy snacks while on the road or sharing an entrée with a friend in a restaurant. If you do have a setback, don't give up. Setbacks happen to everyone. Regroup and focus on meeting your goals again as soon as you can.

Challenge yourself!

Revisit your goals and think of ways to expand them. For example, if you are comfortable walking 5 days a week, consider adding strength training twice a week. If you have limited your saturated fat intake by eating less fried foods, try cutting back on added sugars, too. Small changes can lead to healthy habits worth keeping.



Health and Welfare

Weight Management Health Coaching through BCBS

Reach your right weight, the right way

If you're overweight, one of the best things you can do for your health is take off some of those extra pounds. But you know that, right? Maybe you've tried diets and weight-loss plans that haven't worked out. So you're still longing for the day when you'll feel more physically fit and like what you see in the mirror.

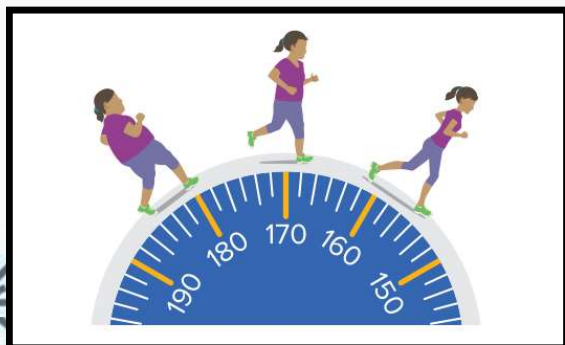
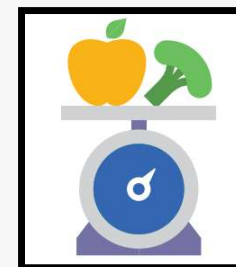
It helps to have an adviser who has your well-being in mind. The Health Coaching for Weight Management

program will connect you with your own personal health coach who can help you draw up a strategy for healthy weight loss — and help you succeed.

When you enroll in the free program, you will be able to connect with your health coach and discuss your personalized action plan. Your coach will be a health care professional who has experience in helping people set goals and strategies for weight management.

Some issues you and your coach can cover:

- How to gauge your motivation to lose weight and understand the personal barriers you face.
- Get tips on making smart choices for eating and exercising.
- Learn how to cope with common pitfalls, such as eating out, dealing with cravings and replacing junk food with better options.
- Find ways to reward yourself, comfort yourself and respond to stress that do not involve food.
- Get ideas for exercising safely — and learning to enjoy it.
- Learn how tracking your progress can help you reach your goals.



To learn more and download helpful resources:

- Go to www.SouthCarolinaBlues.com.
- Log in to [My Health Toolkit®](#).
- Select the **Wellness** tab.
- Click on **Health Coaching**.

To get started:

Call the health coaching team at 855-838-5897. We'll connect you with a personal coach who is right for you.

January 2022



Health and Welfare

Annual Reminder – Update/Review your Beneficiaries

The SRNS Benefits Administration team would like to remind you to update (or review) your beneficiaries. It is important to ensure that the correct primary beneficiary and secondary beneficiary are listed for the plans below that you are enrolled in. Many employees have life changing events throughout the year and forget to update or review their beneficiary information. You are able to update/review your beneficiary information through each of the vendors' sites below.

Health Savings Account (HSA Bank):

- Visit <https://www.hsabank.com/hsabank/homepage> or call (800) 357-6246, Monday-Friday, 24 hours a day/seven days a week, to speak with a representative.
- Paper beneficiary forms can be completed and sent directly to HSA Bank. Here is the link to the paper form http://web.srs.gov/hr/benefits/pdf/beneficiary_form.pdf.
- FAQ flyer: <https://srsgov.sharepoint.com/sites/HumanResources/pdfs/hsabeneficiary.pdf>

Life Insurance and AD&D (Prudential):

- Visit www.prudential.com/mybenefits or call 1-877-232-3619, Monday-Friday, 8 a.m.-8 p.m. ET, to speak with a representative.
- First time users can use the below login information for assistance: <http://web.srs.gov/hr/benefits/pdf/prudentiallogininstructions.pdf>
 - The SRNS employer control number/web access code number is 51945.
- FAQ flyer: http://web.srs.gov/hr/benefits/pdf/beneficiary_faq_.pdf

SIP 401(k) (Transamerica):

- Visit <https://www.transamerica.com/portal/srsretire/> or call 866-288-3257, Monday-Friday, 8 a.m.-9 p.m. ET, to speak with a representative.
- First Time Access flyer: http://web.srs.gov/hr/benefits/pdf/sip_easy_access.pdf
- To designate your beneficiary on paper, you can obtain a form by calling 866-288-3257. Complete the form and follow the instructions at the top for obtaining the required signatures and for mailing.

For assistance, please contact the vendor's customer service directly.



Retirement Services

2022 SIP Catch-Up Contributions (and Automatic Carryover) for Participants Age 50+

Beginning the year in which you turn 50, you are eligible to contribute to a catch-up contribution on a before-tax or Roth after-tax basis. Catch-up contributions can only be made if a Participant reaches the IRS limit on contributions to a qualified deferred contribution plan, like the SIP Plan. If you qualify, you can contribute up to the IRS limit and the IRS catch-up limit (refer to www.transamerica.com/portal/srsretire for current limits) in before-tax contributions to your Plan account. The catch-up contributions are not matched by the Employer.

Managers, please print and distribute to your employees who do not have access to computers.





Retirement Services

INCUMBENTS GUIDE TO RETIREMENT

As an incumbent retiree, the SRNS Benefits team would like to invite you to the "The Incumbents Guide to Retirement" Teams meeting.

Note: In general, employees hired by SRNS prior to Aug. 1, 2008, or SRR prior to July 1, 2009, are incumbent employees.

This class will be on Monday, February 7, 2pm – 4:30pm via Teams.

This two-hour meeting will provide an overview and details about all the benefits offered to retirees. Topics addressed at this meeting will include:

- Information on our new pension plan provider, Transamerica; how to access your account online; and taking the next steps
- Healthcare for pre-65 employees and dependents
- How to navigate Medicare
- Post-65 benefits (i.e. the Health Reimbursement Account)
- And more

If interested in attending the meeting,
please email Kerri.Makekau@srs.gov
for an invite.





Disability

Disability FAQ's

5SICK
SRNS DISABILITY GROUP

Savannah River
NUCLEAR SOLUTIONS™
FLORENCE • NEWPORT NEWS NUCLEAR • HONEYWELL

What's the Difference Between Disability Case Management and Site Medical?

These departments function very differently. While Site Medical evaluates your Fitness For Duty, it's the Disability Dept. that gets you paid (if approved for benefits). Disability Case Management (DCM) should be contacted for non-occupational injuries and illnesses. You should contact DCM (5-sick or 803-725-7425) as soon as you're aware of the need for an absence lasting more than a few days. After satisfying a 40-hour waiting period and providing medical documentation, paid Disability benefits can begin. You would contact DCM again when you're ready to return to work.

What Medical Documentation is Needed?

DCM will require medical documentation (a copy of your doctor's office assessment notes) addressing **diagnosis, course of treatment, work status** (ability to work and tentative return-to-work date). "Doctor's Excuses", consisting of simply a name and a return-to-work date will not be accepted. Information can be faxed to DCM at (803) 952-9663 or if information is available from a patient portal, it can be e-mailed to 5sick@srs.gov.

What if I'm Not Feeling 100% Ready to Return to Work? What Are My Options?

Restricted duty (i.e. light duty, desk duty, limited hours) may be available to ease your way back into the workforce. Before returning to work, ask your doctor for a list of any restrictions you may need to abide by. When clearing through Site Medical upon your return to work onsite, show them your doctor's recommendations. Site Medical will provide onsite restrictions that you can adhere to, without the need to perform all of your regular job responsibilities. Your manager will receive a Duty Disposition Report from Site Medical with appropriate accommodations listed.





Disability

5SICK
SRNS DISABILITY GROUP



5SICK (5-7425) Phone Options

- #1 – for FMLA questions
- #2 – for Long Term Disability questions
- #3 – for Pre-Surgery instructions and forms
- #4 – to speak with a Disability Case Manager (DCM) or have questions regarding Short Term Disability
- #5 – for questions on Disability policy

Fun Facts

Disability Case Management (DCM)

Phone: 5SICK 5-7425

(803)725-7425

Email: 5SICK@srs.gov

Fax: (803) 952-9663



What if I Don't Contact DCM Until I Return?

Failure to contact the Disability Dept. within 40 consecutive scheduled work hours of your non-occupational illness/injury beginning, will result in a non-payment of your claim. Do not assume your manager will contact DCM on your behalf. As previously stated, you must contact DCM (5-sick or 803-725-7425) as soon as you're aware of the need for disability. Please leave a message on the dedicated phone line or via confidential e-mail (5sick@srs.gov).



Disability

Disability – Did You Know?

Did you know that the Disability Dept. is available to conduct presentations for your Staff or Safety Meetings? We provide a detailed overview of the FMLA, short term disability (STD), and long-term disability (LTD) programs in a 1-hour format. (This can be condensed for shorter meetings.) In this presentation, we review the guidelines of the Family & Medical Leave Act, along with all employee and manager responsibilities when out on disability. You'll gain an understanding of how the STD and LTD programs work, what medical documentation is required, and how people get paid under the plans. To schedule a presentation for your group, contact the Disability Dept. at 5sick@srs.gov or 5-SICK.

Did you know that restrictions and “work hardening” (a progressive return to full time duty) are available when returning from short term disability? You should always discuss your work status (ability to work, with or without restrictions) with your personal physician. This is also noted on the pre-surgery and post-surgery disability forms you receive from the Disability Dept. If your physician feels you can return to work with certain restrictions/limitations, you can be accommodated in most work situations. Light duty may be available to assist you in easing back into the workplace. When on work hardening, which runs for a maximum of 3 weeks, the balance of your workday will be supplemented with disability pay.

Did you know that the short-term disability (STD) program excludes injuries/illnesses resulting from illegal or criminal activities? An example would be driving under the influence of alcohol or drugs. If an accident/injury occurs, medical insurance and short-term disability will be denied. The following is a list of exclusions on the STD plan:

Benefits are not paid for a Disability caused by or resulting from:

- Act or commission of criminal or illegal activities
- When you are incarcerated for the commission of a crime, regardless if the crime contributed to your Disability
- Non-compliance with a prescribed treatment program
- Any illness or injury resulting from any occupation or work for compensation or profit
- Serving in the armed forces of any country
- Cosmetic procedures

To Learn More About the Disability Program(s)

- Reference the Disability Page on InSite, under Services, Human Resources Home, Benefits, Disability
- Follow this link to watch a 5-minute video
http://vod.srs.gov/play/srns/HR_Disability
- See the tri-fold brochure
https://web.srs.gov/hr/benefits/pdf/fmla_ltd_ir.pdf



Benefits Spotlight

Instructions to Access EstateGuidance:
Visit: www.estateguidance.com
Enter Your Promotional Code: **SRNS-SRR**



An Overview of Your FinancialPoint® Plus Program

EstateGuidance® Now you have the ability to create a simple will and prepare a final arrangements document at no cost and purchase a Living Will/Power of Attorney online.

Wills - No Cost to You A will is the cornerstone of an estate plan. It is a legal document that specifies how your estate is to be divided after your death. Wills are easy to create and they ensure that your assets will be distributed in accordance with your wishes. A will also allows you to name an executor and a guardian to take care of your minor children. Every adult should draft a will and protect their family. To access your free, customized online will, go to EstateGuidance. com. Simply complete an easy-to-understand questionnaire then print and review your will. EstateGuidance can also print and mail a hard copy of your will for \$14.99.

Final Arrangements - No Cost to You Planning your final arrangements and communicating them to your loved ones can be a difficult task. EstateGuidance makes it easier with an interactive questionnaire. This questionnaire assists you in planning which arrangements you wish to make, what information you will need to compile and how to communicate your wishes to your loved ones before or after your death.

**** For SRNS, BSRA, and SRR active employees**

